

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Thomas E. Muth  
Deborah J. Muth  
Debtors

Case No. 19-40996-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-4

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db/db +Thomas E. Muth, Deborah J. Muth, 406 S. Davis Street, Girard, OH 44420-3349  
cr Performance Finance, c/o Wayfinder BK, LLC, PO Box 64090, Tucson, AZ 85728-4090  
26067193 Card Member Services, P.O. Box 6294, Carol Stream, IL 60197-6294  
26067207 +Performance Financial, 1515 W. 22nd Street, Suite 100W, Oak Brook, IL 60523-2007  
26067214 +Waypoint Resource Group, 301 Sundance Parkway, Round Rock, TX 78681-8004  
26067213 Waypoint Resource Group, P.O. Box 8588, Round Rock, TX 78683-8588

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Sep 27 2019 23:10:01 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
cr +E-mail/Text: bankruptcy@huntington.com Sep 27 2019 23:10:57 The Huntington National Bank,  
PO Box 89424, Cleveland, OH 44101-6424  
26067189 EDI: AMEREXPR.COM Sep 28 2019 02:48:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
26067190 +EDI: TSYS2.COM Sep 28 2019 02:48:00 Barclay's Bank of Delaware, P.O. Box 8803,  
Wilmington, DE 19899-8803  
26067191 +EDI: CAPITALONE.COM Sep 28 2019 02:48:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
26067192 +EDI: CAPITALONE.COM Sep 28 2019 02:48:00 Capital One Bank USA, 10700 Capital One Way,  
Glen Allen, VA 23060-9243  
26067194 +EDI: CHASE.COM Sep 28 2019 02:48:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
26067195 EDI: WFNNB.COM Sep 28 2019 02:48:00 Comenity Capital/Zales, P.O. Box 182120,  
Columbus, OH 43218-2120  
26067196 EDI: RCSFNBMARIN.COM Sep 28 2019 02:48:00 Credit One Bank, P.O. Box 98872,  
Las Vegas, NV 89193-8872  
26067196 E-mail/PDF: creditonebknotifications@resurgent.com Sep 27 2019 23:14:33 Credit One Bank,  
P.O. Box 98872, Las Vegas, NV 89193-8872  
26067197 EDI: DISCOVER.COM Sep 28 2019 02:48:00 Discover Financial Services, P.O. Box 15316,  
Wilmington, DE 19850-5316  
26067198 E-mail/Text: dept.Coll.Bank@fcfcu.com Sep 27 2019 23:10:47 Finance Center FCU,  
P.O. Box 26501, Indianapolis, IN 46226-0501  
26067199 +E-mail/Text: dept.Coll.Bank@fcfcu.com Sep 27 2019 23:10:48 Financial Center Federal C.U.,  
7101 E. 56th Street, Indianapolis, IN 46226-1315  
26067200 +E-mail/Text: bankruptcy@huntington.com Sep 27 2019 23:10:57 Huntington National Bank,  
P.O. Box 1558, Columbus, OH 43216-1558  
26067201 +E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Sep 27 2019 23:12:29  
IMC Credit Services, 6955 Hillsdale Court, Indianapolis, IN 46250-2054  
26067202 EDI: RMSC.COM Sep 28 2019 02:48:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914  
26067203 +EDI: MERRICKBANK.COM Sep 28 2019 02:48:00 MABT/Ollo Card Services, P.O. Box 9222,  
Old Bethpage, NY 11804-9222  
26067204 +EDI: MERRICKBANK.COM Sep 28 2019 02:48:00 Merrick Bank, 10705 S. Jordan Gateway,  
Suite 200, South Jordan, UT 84095-3977  
26067205 EDI: MERRICKBANK.COM Sep 28 2019 02:48:00 Merrick Bank, P.O. Box 9201,  
Old Bethpage, NY 11804-9001  
26070984 +EDI: PRA.COM Sep 28 2019 02:48:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
26067206 +E-mail/Text: aurso@frfl.com Sep 27 2019 23:12:38 Performance Finance,  
10509 Professional Circle, Suite 202, Reno, NV 89521-4884  
26067211 EDI: RMSC.COM Sep 28 2019 02:48:00 SYNCB/JC Penney, P.O. Box 965007,  
Orlando, FL 32896-5007  
26067212 EDI: RMSC.COM Sep 28 2019 02:48:00 SYNCB/Walmart, P.O. Box 965024,  
Orlando, FL 32896-5024  
26067208 +EDI: SEARS.COM Sep 28 2019 02:48:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282  
26067209 +E-mail/Text: ebnteam@sscu.net Sep 27 2019 23:11:52 Seven Seventeen Credit Union,  
3181 Larchmont Ave., Warren, OH 44483-2498  
26067210 +EDI: RMSC.COM Sep 28 2019 02:48:00 SynCB/BP, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Andrew W. Suhar asuhar@suharlaw.com,  
oh36@ecfcbis.com;aws@trustesolutions.com;mstewart@suharlaw.com;AWS@trustesolutions.net;trustee@suharlaw.com  
Brett Billec on behalf of Debtor Thomas E. Muth bbillec@ohiolegalclinic.com,  
nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;billecbr51159@notify.bestcase.com;br51159@notify.bestcase.com  
Brett Billec on behalf of Debtor Deborah J. Muth bbillec@ohiolegalclinic.com,  
nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclientinc.com;billecbr51159@notify.bestcase.com;br51159@notify.bestcase.com  
Nichlas P. Spallas on behalf of Creditor Performance Finance bknotices@wayfinderbk.com  
TOTAL: 4

**Information to identify the case:**

Debtor 1 Thomas E. Muth  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8616**

EIN --\_-----

Debtor 2 Deborah J. Muth  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7217**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**

Case number: **19-40996-aih**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas E. Muth

Deborah J. Muth  
fka Deborah J Martin

9/27/19

**By the court:** ARTHUR I HARRIS  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**